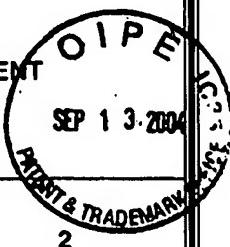


Substitute for form 1449A/PTO

INFORMATION
DISCLOSURE STATEMENT
BY APPLICANT



Sheet

1

of

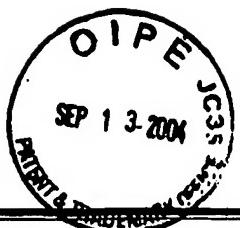
2

Complete If Known

| | |
|------------------------|---------------------|
| Application Number | 10/814,730 |
| Filing Date | March 31, 2004 |
| First Name Inventor | Kathleen Tyson-Quah |
| Group Art Unit | 3621 |
| Examiner Name | N/a |
| Attorney Docket Number | 126-001USANB0 |

U.S. PATENT DOCUMENTS

| Examiner Initials | Cite No. | U.S. Patent Documents | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Intn'l Class / Sub Class |
|-------------------|----------|-----------------------|----------------------|---|--|--------------------------|
| | | Number | Kind Code (if known) | | | |
| FP | | 6,493,680 B2 | | Logan et al. | 12/10/2002 | G06F 17/60 |
| FP | | 6,348,935 B1 | | Malacinski et al. | 02/19/2002 | G06F 3/14 |
| PP | | 6,122,625 | | Rosen | 09/19/2000 | G06F 17/60 |
| PP | | 6,088,686 | | Walker et al. | 07/11/2000 | G06F 15/163 |
| PP | | 5,978,485 | | Rosen | 11/02/1999 | H04L 9/00 |
| PP | | 5,783,808 | | Josephson | 07/11/1998 | G06F 17/60 |



| PUBLICATIONS | | |
|-------------------|----------|--|
| Examiner Initials | Cite No. | Description |
| PP | | Web-based product brochure for "FXNET™", www.fxnet.com , pages 1-4. |
| PP | | Web-based publication for CLS Services Ltd., www.cls-services.com , 1 page. |
| PP | | Web-based publication entitled "Best Practices For Credit Risk Disclosure" by Basel Committee Publications, September 2000, No. 74, www.bis.org , pages 1-2. |
| PP | | Scientific publication entitled "The World Currencies And Their Payment Systems" by Jim Ford, Credit Suisse/First Boston, September 2000, pages 1-51. |
| PP | | Web-based publication entitled "Request for Proposals – Direct Access to <i>Nostro</i> Account Information" by Ian Robertson and Alan Macfarlane, www.opengroup.org , June 18, 1999, page 1-2 |
| PP | | Product brochure for NIMBUS Payment Scheduling and Liquidity Management Solution, by Mercator Software, pages 1-2. |
| PP | | Scientific publication entitled "An Introduction To Continuous Linked Settlement" by CLS Services Ltd., September 1998, pages 1-37. |

EXAMINER

F Poinaru

DATE CONSIDERED

9/14/07

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance not considered. Include copy of this form with next communication to applicant.

(INFORMATION DISCLOSURE STATEMENT – SECTION 9 PTO-1449)